

Presents

A Group Dental Plan for the Employees and Retirees of



Shelby County Government

No action on your part is required if you are currently in a dental plan and you do not wish to make any changes

You have a Choice of Four Plans - Select One!

Option I - Prestige 45

Option II - Prestige 15

Option III - Elite Preferred 520

Option IV - Elite Preferred 510



FORREST & FORREST BENEFITS, INC.

P.O. Box 341082 · Memphis, TN 38184 · (901) 385-2070

September 1, 2006

Dear Shelby County Government Employee/Retiree:

Attention Dental Plan Subscribers! Effective January 1, 2007, there will be no change in premiums or benefits to your dental plans. Please read the following carefully!

CompBenefits Pre-paid Plans I (PST45) and II (PST15)

With CompBenefits you have two excellent Pre-paid plans to choose from – Prestige 45 (Plan I) or Prestige 15 (Plan II). The higher option Pre-Paid Plan II provides greater savings because the co-payments are lower than Pre-Paid Plan I. (Co-payments are the reduced fees you pay to the participating dentist when you receive dental treatments. Please see the enclosed brochure for a partial listing of both plans' co-payment schedules.) A Dental ID card, complete co-payment schedule and Value-Added Enhancement membership card will be mailed to new enrollees following this annual enrollment period.

The deduction amounts for both plan options are as follows:

| | Active - Rates | Retiree - Rates |
|--------------------------|----------------|-----------------|
| Pre-Paid Plan I (PST45) | Per Pay Period | Per Month |
| Employee | \$ 3.77 | \$ 7.54 |
| Employee + One | \$ 7.54 | \$15.08 |
| Family | \$11.30 | \$22.60 |
| | | |
| | Active - Rates | Retiree - Rates |
| Pre-Paid Plan II (PST15) | Per Pay Period | Per Month |
| Employee | \$ 6.29 | \$12.58 |
| Employee + One | \$10.48 | \$20.96 |
| Family | \$15.71 | \$31.42 |

How to Change Your CompBenefits Participating General Dentist

Go to www.mycompbenefits.com or call CompBenefits' Member Services Department at 800.342.5209 with the name of the dentist to whom you want to be transferred. If your request is received before the 15th of the month, the change will be effective on the first day of the following month, as long as you do not have an unpaid balance with your previous Participating General Dentist.

CompBenefits Insured Plan III (EP520) – The CompBenefits Plan III – Elite Preferred 520 is an insured plan, which will allow you to use the dentist of your choice. The benefits are as follows: 100% of Diagnostic and Preventative Services, 80% of Basic Services, and 50% of Major Services and Orthodontic Services for children to age 19. The yearly maximums are \$1,000 per person on Types I, II, and III and \$500 for Orthodontia. The lifetime maximum for Orthodontics is \$1,000. (Orthodontic claim forms must be filed with each visit.)

The deduction amounts for the Insured Plan III are as follows:

| | Active - Rates | Retiree - Rates |
|---------------------------------------|----------------|-----------------|
| CompBenefits Insured Plan III (EP520) | Per Pay Period | Per Month |
| Employee | \$13.96 | \$27.92 |
| Employee + One | \$28.13 | \$56.26 |
| Family | \$40.20 | \$80.40 |

CompBenefits Insured Plan IV (EP510) – The CompBenefits Plan IV – Elite Preferred 510 is an insured plan, which will allow you to use the dentist of your choice. This plan is considered the Higher Option of the two insured plans. The benefits are as follows: 100% of Diagnostic and Preventative Services, 80% of Basic Services, and 50% of Major Services and Orthodontic Services for children to age 19. However, Crowns are covered under the 80% category in this plan. The yearly maximums are \$1,500 per person on Types I, II, and III and \$750 for Orthodontia. The lifetime maximum for Orthodontics is \$1,500. (Orthodontic claim forms must be filed with each visit.)

The deduction amounts for the Insured Plan IV are as follows:

| | Active - Rates | Retiree - Rates |
|--------------------------------------|----------------|-----------------|
| CompBenefits Insured Plan IV (EP510) | Per Pay Period | Per Month |
| Employee | \$17.75 | \$ 35.50 |
| Employee + One | \$35.76 | \$ 71.52 |
| Family | \$51.11 | \$102.22 |

Please note that new enrollees in the Insured Plan III & IV who are not currently enrolled in either Plan I or Plan II will have a 12-month waiting period on Major and Orthodontic Services. If you are changing from either Pre-Paid Plan I or II or the Insured Plan III, the length of time with these plans will apply towards the Insured Plans III & IV waiting periods.

The claims address is CompBenefits Corporation, P.O. Box 8236, Chicago, IL 60680.

Adding or Deleting Dependents: Please complete the enclosed Enrollment/Change Form, and mark the space provided for adding or deleting dependents. If you are adding a dependent other than a spouse, natural child or stepchild, please call our office for instructions.

No action on your part is required if you are currently enrolled in a dental plan and you do not wish to make any changes. Please note that all Enrollment/Change Forms must be submitted to the Employee Benefits Office, 160 North Main, Suite 949 by 4:00 P.M. on or before October 31st, 2006. Your coverage will be effective January 1, 2007, with payroll deductions beginning on December 1st, 2006. If you have any questions, please call us at 901-385-2070.

Sincerely,

Chuck & Karen Forrest

To request replacement cards, change dentists, or for further information, please contact:

COMPBENEFITS MEMBER SERVICES AT 1-800-342-5209 or your agent, Chuck Forrest at 901-385-2070.

MyCompBenefits.com

At MyCompBenefits.com, you will be able to:

- Order I.D. Cards
- Update your information
- View coverage and enrollment
- View your plan and benefits
- Find the network Dentists and Specialists near you
- Change your providers
- Check the status of your claim
- Download claim forms

Take a moment now and complete your one-time registration for this exciting new online service.

How Do I Join?

Follow these simple steps:

- **1.** Indicate your choice of either Option I (PST45), Option II (PST15) or the Insured Option III (EP520) or IV (EP510) coverage on the Dental Enrollment form included with this brochure.
- 2. If you choose either Option I (PST45) or Option II (PST15), you must select a Participating General Dentist from the enclosed listing. Write in the Dental Facility Number (Facility #) of the dentist you have chosen for yourself and each family member in the appropriate space on the Dental Enrollment Form.
- 3. Complete the Dental Enrollment Form, sign where specified and return it to:

Shelby County Government Employee Benefits Office 160 North Main Street, Suite 949 Memphis, TN 38103

HOW TO USE THE PLAN

Option I (PST45) and Option II (PST15)

- After your effective date, phone the dentist you have selected for an appointment.
- Tell the dentist's office that you have CompBenefits coverage.
- After seeing the dentist, pay any required co-payments.

Option III (EP520) and IV (EP510)

- Phone any dentist for an appointment.
- Identify yourself as a CompBenefits Insurance Company insured.
- Meet the deductible, if applicable.
- Claim is filed with CompBenefits Insurance Company: P.O. Box 8236
 Chicago, IL 60680-8236

IMPORTANT FLEXIBLE BENEFITS PLAN INFORMATION

Enrollees in the Flexible Benefits Plan of Shelby County are required by IRS Section 125 regulations to participate in the plan without changing benefit coverage for the full plan year, unless they qualify under one of the following family status changes, as defined by the IRS:

- 1. Marriage or divorce
- 2. Death of spouse or child
- 3. Birth or adoption of child
- Termination of employment or start of employment of the employee's spouse
- 5. Switching from part-time to full-time employment status or vice versa by employee or employee's spouse
- 6. Taking of an unpaid leave of absence by employee or the employee's spouse
- Significant change in the health coverage of the employee or spouse attributed to the spouse's employment

Employees requesting to change their plan of benefits coverage after open enrollment under any of the above reasons must submit verification of the event. Call your Employee Benefits Office if you should need further information regarding any of the above.



Prepaid Options I (PST45) and II (PST15)

You must select a Participating General Dentist from the enclosed provider directory.

BENEFITS INCLUDE:

No-Charge Services:

Oral Exams
Routine Semi-Annual Cleanings
X-Rays
Fluoride Treatment

Other Features:

No Deductibles No Claim Forms No Annual Dollar Maximum No Pre-Existing Dental Exclusions

also included......

Specialists' copays now the same as General Dentists'

- Vision / Hearing Benefits
- Out-of-Area Emergency Benefits

| Active Employee Rates are per Payroll Period | Prepaid Option I (PST45) | Prepaid Option II (PST15) |
|---|--------------------------------|---------------------------------|
| Employee | \$ 3.77 | \$ 6.29 |
| Employee + 1 | \$ 7.54 | \$10.48 |
| Family | \$11.30 | \$15.71 |

| Retiree Rates are per Month | Prepaid Option I (PST45) | Prepaid Option II (PST15) |
|--------------------------------|--------------------------------|---------------------------------|
| Employee | \$ 7.54 | \$12.58 |
| Employee + 1 | \$15.08 | \$20.96 |
| Family | \$22.60 | \$31.42 |

Eligibility

You, your spouse and legal dependents under the age of 25 are eligible for dental coverage. Unmarried children, step-children, adopted children and legal wards qualify as dependents. Orthodontics on plans III and IV are covered on dependent children 18 years of age or younger.

Options I (PST45) and II (PST15)

Partial List of Co-payments

The following is a sample of some of the most frequently used dental treatments. When you enroll under CompBenefits' coverage, treatments you receive from your Participating General Dentist will be provided at discounted fees called co-payments. After you enroll, a complete list of co-payments will be mailed to your home along with your Certificate of Benefits. The example below demonstrates your savings with CompBenefits coverage versus what you would pay for the same services without CompBenefits.

| DENTAL | OPTION | | | DENTAL | | | |
|--|-----------------------------------|------------------------------------|------------------------|---|--|--|-----------------------|
| TREATMENT | OPTION I (PST45) CO-PAYMENT | OPTION II (PST15) CO-PAYMENT | WITH NO COVERAGE | TREATMENT | OPTION I (PST45) CO-PAYMENT | OPTION II (PST15) CO-PAYMENT | WITH NO COVERAG |
| APPOINTMENTS | | | | ORAL SURGERY | | | |
| Office Visit | \$5 | \$5 | \$60 | Single Tooth Extraction | \$20 | No Charge | \$97 |
| Initial Oral Evaluation | No Charge | No Charge | \$57 | Each Addt'l Tooth Extraction | \$20 | \$10 | \$92 |
| Periodic Oral Evaluation | No Charge | No Charge | \$33 | Removal of Impacted Tooth | Ψ20 | Ψ.0 | 402 |
| | | . to ona. go | 400 | Soft Tissue | \$70 | \$40 | \$214 |
| DIAGNOSTIC DENTISTRY | | | | Partial Bony | \$85 | \$60 | \$285 |
| Complete X-ray series, | No Charge | No Charge | \$106 | Complete Bony | \$135 | \$75 | \$334 |
| (incl. bitewings) | Ü | Ü | | , | | | |
| Study models | No Charge | No Charge | \$75 | OTHER SERVICES | | | |
| , | · · | · · | | Local Anesthesia | No Charge | No Charge | \$26 |
| PREVENTIVE DENTISTRY | | | | (with operative procedures) | · · | · · | |
| Routine Cleaning-Adult* | No Charge | No Charge | \$60 | | | | |
| Routine Cleaning-Child* | No Charge | No Charge | \$42 | ORTHODONTICS | | | |
| Application of Flouride** | No Charge | No Charge | \$65 | The following co-payments, w | | | |
| Oral Hygiene Instruction | No Charge | No Charge | \$49 | Orthodontics for Class I, II an | d III services, a | oply to those P | articipating |
| Application of Sealant (ea. tooth) | \$14 | \$7 | \$38 | Orthodontists and Participatir | ng General Der | ntists who perf | orm those |
| Fixed Space Maintainer | \$60 + LAB | \$45 + LAB | \$240 | services. | | | |
| *(once every six months) | | | | | | | |
| **(up to 16 yrs. of age) | | | | | Treatment for Ch | | age of 19 |
| | | | | 8090 Orthodontic | Treatment for A | Adults | |
| FILLINGS/CROWNS | | | | | Option I (| DCT/E) | |
| Silver Fillings | | | | | Child | Adult | |
| One Surface | \$20 | No Charge | \$82 | Consultation | No Charg | | rae |
| Two Surfaces | \$25 | No Charge | \$104 | Exam/Evaluation | \$35 | \$35 | ige |
| Three Surfaces | \$35 | No Charge | \$125 | Records/Treatment Planning | \$250 | \$250 | |
| White Fillings | . | # 00 | 400 | Orthodontic Treatment | \$2,100 | \$2,300 | |
| One Surface, Anterior | \$45 | \$30 | \$99 | Retention | \$450 | \$450 | |
| Two Surfaces, Anterior | \$50 | \$37 | \$127 | Hotomicon | Ψ100 | φ100 | |
| Three Surfaces, Anterior | \$57 | \$45 | \$155 | | Option II | (PST15) | |
| Crowns | I ¢20⊏¥ | ₾0.40 * | ф 7 70 | | Child | Adult | |
| Porcelain to High Noble Meta Three Quarter Cast Crown | \$305^ \$295* | \$240* \$220* | \$778 \$584 | Consultation | No Charg | | rae |
| | * | \$22U" | \$364 | Exam/Evaluation | \$35 | \$35 | .90 |
| *(cost of precious & semi-precious m ROOT CANALS | etal is addt'l) | | | Records/Treatment Planning | \$250 | \$250 | |
| Anterior | \$140 | \$100 | \$555 | Orthodontic Treatment | \$1,650 | \$1,850 | |
| Bicuspid | \$225 | \$100 | \$678 | Retention | \$450 | \$450 | |
| Molar | * - | \$190 | \$876 | Hotomicon | φ100 | φισσ | |
| PERIODONTICS | \$275 | \$240 | \$6/6 | | | | |
| Periodontal Scaling & Root | | | | THE ABOVE CO-PAYMENTS DO NOT I | NCLUDE THE ADDIT | IONAL COST OF P | RECIOUS AND |
| | \$60 | \$45 | \$186 | SEMI-PRECIOUS METAL. | | | |
| Planing, per quadrant Full Mouth Debridement | \$40 | \$45 \$35 | \$124 | All procedures listed may not be performed by | | | |
| i un Mouth Deblidement | Ψ40 | φου | φ124 | shown apply to those CompBenefits Participat | ing General Dentists wh | o do perform those serv | vices. Therefore, |
| DENTURES | | | | you are encouraged to discuss availability of Procedures not listed on the schedule of ber | rne scheduled services refits that are performed | with your Participating by the selected Partic | cipating General |
| Complete Denture-Upper | \$325 | \$260 | \$1,057 | Dentist will be charged at that Participating Go | | | |
| Complete Denture-Opper | \$325 \$325 | \$260 \$260 | \$1,057 | CDECIALISTS: Should you need a special | ict (i.a. Endadontist O | rthodontist Oral Cores | on Pariodontist |
| Partial Denture-Upper | \$325 \$320 | \$280 \$280 | \$1,057 \$892 | SPECIALISTS: Should you need a special Prosthodontist, Pediatric Dentist), you may be | ובו נו.פ., בווטסטסחנוגל, U e referred by your Par | ticipating General Deni | tist. Co-payment |
| Partial Denture-Lower | \$320 \$320 | \$280 \$280 | \$892 \$892 | amounts are applicable when treatment is | performed by selected | Participating General | Dentists or by |
| raitiai Delliture-Lowei | Φ 320 | ₽ZOU | JOJ2 | Participating Specialists. Benefits for procedure | on not listed on the sol | adula of banafite that a | re performed by |

additional \$25.00 per unit.

NOTE: When crown and/or bridgework exceeds six consecutive units, the patient may be charged an



Option I (PST45) PRESTIGE 45

PATIENT PAYS

ADA CODE PROCEDURE

Schedule of Benefits and Subscriber Copayments

| ADA CODE | PROCEDURE | PATIENT PAYS |
|--------------------------|---|----------------------------|
| APPOINTME | | |
| 9430 | Office visit (normal hours) | |
| 9430 | Emergency visit (regular hours) | \$20.00 |
| 9440 0999 | Emergency visit (after hours) | \$35.00 |
| 0999 | (without 24 hr notice, per 15 min) | \$10.00 |
| | Maximum \$40 per broken appointment. | |
| | No charge will be made due to emergencies. | |
| DIAGNOSTIC |) 160 Oral evaluation | NO CHARGE |
| 0120 | Periodic oral evaluation | |
| 0470 | Diagnostic casts (study models) | NO CHARGE |
| 0999 | Diagnosis and treatment plan presentation | NO CHARGE |
| 9310 | Consultation (second opinion) as provided by participating dentist | 00.00 |
| 0460 | Pulp vitality tests | NO CHARGE |
| RADIOGRAP | HS (X-rays) | |
| 0210 | Intraoral - complete series | |
| 0220 | Intraoral - periapical - first film Intraoral - periapical - each additional film | NO CHARGE |
| 0230 0270 | Bitewings - single film | NO CHARGE |
| 0270 | Bitewings - two films | NO CHARGE |
| 0274 | Bitewings - four films | NO CHARGE |
| 0330 | Panoramic | NO CHARGE |
| PREVENTIVE 1110/1120 | Frophylaxis (routine, once every 6 months) . | NO CHARGE |
| 1110/1120 | Additional prophylaxis | |
| 1201/1203 | Topical application of fluoride | |
| 1051 | (up to 16 years of age) | NO CHARGE |
| 1351 1330 | Sealant - per tooth | |
| SPACE MAIN | | NO CHANGE |
| 1510 | Fixed, unilateral | \$60.00 * |
| 1515 | Fixed, bilateral | |
| 1520 1525 | Removable, unilateralRemovable, bilateral | |
| 1550 | Recementation of space maintainer | \$95.00 \$12.00 |
| RESTORATI\ | /E (Fillings) | |
| 2999 | Sedative base (under fillings) | NO CHARGE |
| Amalgam (\$ 2110/2140 | Silver) One surface | 00.00 |
| 2120/2150 | Two surfaces | |
| 2130/2160 | Three surfaces | |
| 2131/2161 | Four or more surfaces | |
| 2330 | Pration (Including acid etch, glass ionomer In Anterior one surface | |
| 2331 | Anterior two surfaces | |
| 2332 | Anterior three surfaces | \$57.00 |
| 2510 | Inlay - metallic - one surface | \$90.00 |
| 2520 2530 | Inlay - metallic - two surfaces | |
| 2940 | Sedative filling | |
| CROWN & B | RIDGE | · |
| 2930 | Prefabricated stainless steel - primary tooth | |
| 2790/2791/2 | 2792/6790/6791/6792 Full cast crown 2752/6750/6751/6752 Porcelain fused to metal | \$295.00 crown \$305.00 |
| 2810 | Three quarter cast crown | |
| Pontics | · | |
| 6210/6211/6 | 2212 Full cast pontic | \$295.00 |
| 6240/6241/6 2950 | S242 Porcelain fused to metal pontic Core build up | |
| 2951 | Pin Retention - Per Tooth | \$15.00 |
| 2952 | Cast post and core | \$95.00 |
| 2954 | Prefabricated post and core | \$85.00 |
| 2910/2920/6 ENDODONTI | 6930 Recement inlay/onlay/crown/bridge (per u CS | ıııı <i>ı)</i> \$15.00 |
| 3220 | Therapeutic pulpotomy | \$35.00 |
| Root Canal | s | |
| 3310 | Anterior | |
| 3320 3330 | Molar | |
| 3410 | Apicoectomy (anterior only) | \$140.00 |
| | ICS (Gum treatment) | |
| 4210 4211 | Gingivectomy/gingivoplasty - per quadrant | \$140.00 |
| 4211 | Gingivectomy/gingivoplasty - per tooth Gingival curettage, surgical - per quadrant | 04 3.00 |
| 4260 | Osseous surgery - per quadrant | \$300.00 |
| 4271 | Free soft tissue graft | \$215.00 |
| 4341 | Periodontal scaling and root planing - per qua | adrant\$60.00 |
| 4355 4381 | Full mouth debridement Localized delivery of chemotherapeutic | \$40.00 |
| 1001 | agents (2 teeth) | \$60.00 |
| 4910 | Periodontal maintenance procedures | \$50.00 |
| PROSTHODO Standard co | ONTICS Implete dentures (includes adjustments within a | 30 days) |
| 5110 | Complete maxillary (upper) | \$325.00 |
| 5120 | Complete maxillary (upper) | \$325.00 |
| | | |

| ADA CODE | PROCEDURE | PATIENT PATS |
|-------------|---|------------------|
| 5130 | Immediate maxillary (upper) | \$345.00 |
| 5140 | Immediate mandibular (lower) | \$345.00 |
| | ures (includes adjustments within 30 days) | |
| 5211/5212 | Maxillary/mandibular partial - resin base | |
| 0211/0212 | (with 2 clasps) | \$320.00 |
| 5213/5214 | Mavillan/mandibular partial aget | |
| 0210/0214 | metal with resin base (with 2 clasps) | \$450.00 |
| 5410/5411 | Adjust complete - maxillary/mandibular | \$15.00 |
| 5421/5422 | Adjust partial denture - maxillary/mandibular | \$15.00 |
| 5999 | Additional clasps | \$35.00 |
| | PROSTHETICS | φοσ.σσ |
| 5510/5610 | Repair broken resin denture base | \$30.00 * |
| 5520/5640 | Replace missing or broken teeth (each tooth) | \$20.00 * |
| 5520/5640 | Each additional tooth | \$15.00 * |
| 5630 | Repair or replace broken clasp | * 0.00 \$30 00 * |
| 5650 | Add tooth to existing partial denture | \$30.00 * |
| 5850/5851 | Tissue conditioning | \$30.00 |
| 5730/5731/ | 57/0/57/1 Relining (chaireide) | \$55.00 |
| 5750/5751/5 | 5740/5741 Relining (chairside)5760/5761 Relining (laboratory) | * 00.50 |
| FYTRACTIO | NS/ORAL SURGERY | Ψ+3.00 |
| 7110 | Single tooth | 920.00 |
| 7110 | Each additional tooth (per visit) | \$20.00 |
| 7130 | Root removal - exposed roots | \$25.00 |
| 7210 | Surgical extraction of erupted tooth | \$45.00 |
| 7220 | Soft tissue impaction | \$70.00 |
| 7230 | Partially bony impaction | \$85.00 |
| 7240 | Completely bony impaction | \$135.00 |
| 7250 | Surgical removal of residual tooth roots | \$45.00 |
| 7310 | Alveoloplasty in conjunction | |
| | with extractions - per quadrant | \$40.00 |
| 7320 | Alveoloplasty not in conjunction | |
| | with extractions - per quadrant | \$70.00 |
| 7510 | with extractions - per quadrant | \$20.00 |
| ANESTHESI | A | |
| 9215 | Local anesthesia | NO CHARGE |
| 9230 | Analgesia (nitrous oxide - per 15 minutes) | \$15.00 |
| ADJUNCTIV | | |
| 9951 | Occlusal adjustment - limited | \$35.00 |
| 9952 | Occlusal adjustment - complete | \$165.00 |
| ORTHODON | | |
| 8070/8080/8 | 8090 Children up to 19 years of age | |
| | Up to 24 months of routine orthodontic treatm | nent for Class I |
| | and Class II cases | |
| | Consultation | NO CHARGE |
| | Evaluation | \$35.00 |
| | Records/Treatment Planning | \$250.00 |
| | Orthodontic Treatment | \$2,100.00 |
| 8090 | Adults 19 years of age and over | |
| | Up to 24 months of routine orthodontic treatm | nent for Class I |
| | and Class II cases | |
| | Consultation | NO CHARGE |
| | Evaluation | \$35.00 |
| | Records/Treatment Planning | \$250.00 |
| 0000 | Orthodontic Treatment | \$2,300.00 |
| 8680 | Retention | Additional |

THE ABOVE COPAYMENTS DO NOT INCLUDE THE ADDITIONAL COST OF PRECIOUS AND SEMI-PRECIOUS METAL.

All procedures listed may not be performed by the Participating General Dentist you select. The copayments shown apply to those CompDent Participating General Dentists who do perform those services. Therefore, you are encouraged to discuss availability of the scheduled services with your Participating General Dentist. Procedures not listed on the schedule of benefits, that are performed by the selected Participating General Dentist will be charged at that Participating General Dentist's usual and customary fee less 25%.

SPECIALISTS: Should you need a specialist (i.e., Endodontist, Orthodontist, Oral Surgeon, Periodontist, Prosthodontist, Pediatric Dentist), you may be referred by your Participating General Dentist. Copayment amounts are applicable when treatment is performed by selected Participating General Dentist or by Participating Specialists. Benefits for procedures not listed on the schedule of benefits, that are performed by a Participating Specialist are available at the Participating Specialist's usual and customary fee less 25%.

NOTE: When crown and/or bridgework exceeds six consecutive units, the patient may be charged an additional \$25.00 per unit.

^{*} Plus laboratory fees when applicable.



Option II (PST15) PRESTIGE 15

Schedule of Benefits and Subscriber Copayments

| ADA CODE | PROCEDURE | PATIENT PAYS |
|-------------------------|---|--------------|
| APPOINTME | NTS | |
| 9430 | Office Visit (normal hours) | |
| 9430 9440 | Emergency visit (regular hours) Emergency visit (after hours) | \$20.00 |
| 0999 | Broken appointments | |
| | (without 24 hr notice, per 15 min) | \$10.00 |
| | Maximum \$40 per broken appointment. No charge will be made due to emergencies. | |
| DIAGNOSTIC | | |
| | 0160 Oral evaluation | |
| 0120 0470 | Periodic oral evaluation Diagnostic casts (study models) | NO CHARGE |
| 0999 | Diagnosis and treatment plan presentation | NO CHARGE |
| 9310 | Consultation (second opinion) as provided by participating dentist | \$10.00 |
| 0460 | Pulp vitality tests | NO CHARGE |
| RADIOGRAP | PHS (X-rays) | NO OLIABOE |
| 0210 0220 | Intraoral - complete series | |
| 0230 | Intraoral - periapical - each additional film | NO CHARGE |
| 0270 | Bitewings - single film | NO CHARGE |
| 0272 0274 | Bitewings - two films | NO CHARGE |
| 0330 | Panoramic | |
| PREVENTIVE 1110/1120 | E Prophylaxis (routine, once every 6 months) | NO CHARGE |
| 1110/1120 | Additional prophylaxis | \$15.00 |
| 1201/1203 | Topical application of fluoride | |
| 1351 | (up to 16 years of age) Sealant - per tooth | NO CHARGE |
| 1330 | Oral hygiene instruction | NO CHARGE |
| SPACE MAIN | ITAINERS | |
| 1510 1515 | Fixed, unilateralFixed, bilateral | |
| 1520 | Removable, unilateral | |
| 1525 | Removable, bilateral | \$85.00 * |
| 1550 RESTORATI\ | Recementation of space maintainer/F (Fillings) | \$10.00 |
| 2999 | Sedative base (under fillings) | NO CHARGE |
| Amalgam (S | Silver) | NO CHARGE |
| | One surface | |
| 2130/2160 | Three surfaces | NO CHARGE |
| 2131/2161 Resin rest | Four or more surfacesor more surfaces oration (including acid etch, glass ionome | NO CHARGE |
| 2330 | Anterior one surface | \$30.00 |
| 2331 | Anterior two surfaces | |
| 2332 2510 | Anterior three surfaces | |
| 2520 | Inlay - metallic - two surfaces | \$95.00 |
| 2530 2940 | Inlay - metallic - three surfaces | |
| CROWN & B | Sedative filling RIDGE | |
| 2930 | Prefabricated stainless steel - primary tooth | \$45.00 |
| | 2792/6790/6791/6792 Full cast crown 2752/6750/6751/6752 Porcelain fused to metal | |
| 2810 | Three quarter cast crown | |
| Pontics | 6212 Full cast pontic | ¢000 00 |
| 6240/6241/ | 6242 Porcelain fused to metal pontic | \$240.00 |
| 2950 | Core build up | \$40.00 |
| 2951 2952 | Pin Retention - Per Tooth | \$12.00 |
| 2954 | Prefabricated post and core | \$75.00 |
| 2910/2920/ | 6930 Recement inlay/onlay/crown/bridge (per ι | ınit)\$10.00 |
| ENDODONTI 3220 | Therapeutic pulpotomy | \$30.00 |
| Root Canal | S | |
| 3310 | Anterior | |
| 3320 3330 | BicuspidMolar | |
| 3410 | Apicoectomy (anterior only) | |
| PERIODONT 4210 | ICS (Gum treatment) | \$120.00 |
| 4210 4211 | Gingivectomy/gingivoplasty - per quadrant Gingivectomy/gingivoplasty - per tooth | \$36.00 |
| 4220 | Gingival curettage, surgical - per guadrant | \$65.00 |
| 4260 4271 | Osseous surgery - per quadrant Free soft tissue graft | |
| 4341 | Periodontal scaling and root planing - per qua | drant\$45.00 |
| 4355 | Full mouth debridement | \$35.00 |
| 4381 | Localized delivery of chemotherapeutic agents (2 teeth) | \$45.00 |
| 4910 | Periodontal maintenance procedures | \$45.00 |
| PROSTHODO | | l dave) |
| 5110 | nplete dentures (includes adjustments within 30 Complete maxillary (upper) | \$260.00 |
| 5120 | Complete mandibular (lower) | \$260.00 |
| 5130 | Immediate maxillary (upper) | \$280.00 |

| 5140 Immediate mandibular (lower) | 00 00¢ |
|---|----------------------|
| | ⊅∠60.00 |
| Partial dentures (includes adjustments within 30 days) | |
| 5211/5212 Maxillary/mandibular partial - resin base | |
| (with 2 clasps) | \$280.00 |
| 5213/5214 Maxillary/mandibular partial - cast | |
| metal with resin base (with 2 clasps) | \$350.00 |
| 5410/5411 Adjust complete - maxillary/mandibular | \$15.00 |
| 5421/5422 Adjust partial denture - maxillary/mandibular | \$15.00 |
| 5999 Additional clasps | \$30.00 |
| REPAIRS TO PROSTHETICS | |
| 5510/5610 Repair broken resin denture base | \$15.00 * |
| 5520/5640 Replace missing or broken teeth (each tooth) | \$10.00 * |
| 5520/5640 Each additional tooth | |
| 5630 Repair or replace broken clasp | \$15.00 * |
| 5650 Add tooth to existing partial denture | \$30.00 ^ |
| 5850/5851 Tissue conditioning | \$25.00 |
| 5/30/5/31/5/40/5/41 Relining (chairside) | \$45.00 |
| 5750/5751/5760/5761 Relining (laboratory) | \$35.00 " |
| EXTRACTIONS/ORAL SURGERY | NO CHARCE |
| 7110 Single tooth | .NO CHARGE |
| 7120 Each additional tooth (per visit) | \$10.00 |
| 7130 Root removal - exposed roots | |
| 7210 Surgical extraction of erupted tooth | ⊅∠5.00 \$40.00 |
| 7230 Partially bony impaction | 00.0 0 40 |
| 7240 Completely bony impaction | \$75.00 |
| 7250 Surgical removal of residual tooth roots | 925.00 |
| 7310 Alveoloplasty in conjunction | φ25.00 |
| with extractions - per quadrant | \$20.00 |
| 7320 Alveoloplasty not in conjunction | φ20.00 |
| with extractions -per quadrant | \$50.00 |
| 7510 Incision and drainage (intraoral) | \$20.00 |
| ANESTHESIA | φ20.00 |
| 9215 Local anesthesia | NO CHARGE |
| 9230 Analgesia (nitrous oxide - per 15 minutes) | \$15.00 |
| ADJUNCTIVE SERVICES | |
| 9951 Occlusal adjustment - limited | \$25.00 |
| 9952 Occlusal adjustment - complete | |
| ORTHODONTICS | , |
| 8070/8080/8090 Children up to 19 years of age | |
| Up to 24 months of routine orthodontic treatmen | t for Class I |
| and Class II cases | |
| Consultation | .NO CHARGE |
| Evaluation | |
| Records/Treatment Planning | \$250.00 |
| Orthodontic Treatment | \$1,650.00 |
| 8090 Adults 19 years of age and over | |
| Up to 24 months of routine orthodontic treatmen | t for Class I |
| and Class II cases | |
| Consultation | |
| Evaluation | |
| Records/Treatment Planning | \$250.00 |
| Orthodontic Treatment | \$1,850.00 |
| 8680 Retention | Additional |
| | |

ADA CODE PROCEDURE

THE ABOVE COPAYMENTS DO NOT INCLUDE THE ADDITIONAL COST OF PRECIOUS AND SEMI-PRECIOUS METAL.

All procedures listed may not be performed by the Participating General Dentist you select. The copayments shown apply to those Company Plan Participating General Dentists who do perform those services. Therefore, you are encouraged to discuss availability of the scheduled services with your Participating General Dentist. Procedures not listed on the schedule of benefits, that are performed by the selected Participating General Dentist will be charged at that Participating General Dentist's usual and customary fee less 25%

SPECIALISTS: Should you need a specialist (i.e., Endodontist, Orthodontist, Oral Surgeon, Periodontist, Prosthodontist, Pediatric Dentist), you may be referred by your Participating General Dentist. Copayment amounts are applicable when treatment is performed by selected Participating General Dentist or by Participating Specialists. Benefits for procedures not listed on the schedule of benefits, that are performed by a Participating Specialist are available at the Participating Specialist's usual and customary fee less 25%.

NOTE: When crown and/or bridgework exceeds six consecutive units, the patient may be charged an additional \$25.00 per unit.

^{*} Plus laboratory fees when applicable.

SHELBY COUNTY GOVERNMENT - PROVIDER DIRECTORY FOR OPTIONS I (PST45) AND II (PST15) CompBenefits

GENERAL DENTISTS

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Mississippi

Clarksdale

Bailey Jr., DDS, Malcolm D. Facility # 583543 Lang:SP 130 Lee Dr 38614 (662)627-4791 Min Age: 4 Bailey Jr., DDS, Malcolm D. Options I & II

Long, DDS, Robert E Facility # 583522 38614 (662)627-2565 Min Age: 3 Long, DDS, Robert E. Options I & II

Tennessee

Collierville

Collierville Family Dentistry Facility # 840221 2130 W Poplar Ave Ste 106 38017 (901)861-7007 Min Age: 4
Ballard, DDS, Steve D.
Options I & II Belisle, DDS, Jodice L. Options I & II Hochhauser III, DDS, Edward Options I & II

Ploch, DDS, PC, Thomas K 2028 W Poplar Ave Ste 111 Min Age: 3 Ploch, DDS, Thomas K. Options I & II * no new CompBenefits patients accepted

Cordova

Cordova Family Dentistry Facility # 820079 8520 Macon Rd Ste 1 38018 (901)754-4383 Min Age: 4 Calderon, DDS, Melissa Options I & II Hochhauser III, DDS, Edward Options I & II Wall-Marks, DDS, Kathleen A. Options I & II

1890 N Germantown Pkwy 38016 Min Age: 5 Smith, DDS, William M. Options I & II *no new
CompBenefits patients accepted

Garrett, DDS, Floyd Facility # 820225 8089 Walnut Run Rd Ste 3 38018 (901)737-8981 Min Age: 3 Devall, DMD, Terry M. Options I & II Garrett, DDS, Floyd A Options I & II Tompkins, DDS, William P. Options I & II

Taylor, DDS, Stuart M. Facility # 184245 86 Timber Creek Dr Ste 3 38018 (901)756-0002 Taylor, DDS, Charlotte R. Options I & II Taylor, DDS, Stuart M. Options I & II

Winbush, DDS, PC, Sharifa, H Facility # 191183 2845 N Houston Levee Rd Ste 10 38016 (901)266-0555 Min Age: 3 Winbush, DDS, Sharifa H Options I & II

Germantown

Kutas, DDS, Patrick W. 7512 Corporate Center Dr 38138 Min Age: 3 Kutas, DDS, Patrick W. Options I & II *no new CompBenefits patients accepted

Pulido, DDS, Mike 8590 Farmington Blvd Ste 5 38139 Min Age: 3 Pulido, DDS, Miguel Options I & II *no new CompBenefits patients accepted

Memphis

Adams-Browne Dental Associates Facility # 820043 3333 Elvis Prsly Blvd Ste 202 38116 (901)332-7111 Min Age: 4 Adams-Browne, DDS, Kaye Options I & II Watson, DDS, William A. Options I & II

Associate Dental Group 2154 Frayser Blvd 38127 Min Age: 5 Branch, DDS, Roderick A. Options I & II * no new
CompBenefits patients accepted

Associated Dentists 1279 Lamar Ave 38104 Min Age: 18 Sims, DDS, Larry D. Options I & II *no new CompBenefits patients accepted

Bartlett Family Dentistry Facility # 820082 7519 US Highway 64 38133 (901)371-0609 Hochhauser III. DDS. Edward Options I & II Hodge, DDS, Tracy L Options I & II Holmes, DDS, Kurt Options I & II

Braxton, DDS, Sonia D Facility # 184225 1154 S Bellevue Blvd 38106 (901)775-0870 Min Age: 5 Braxton, DDS, Sonia D Options I & II

Centennial Village Dental Gro. Facility # 820010 7825 Winchester Rd Ste 115 38125 (901)752-1290 Min Age: 4 Jasper, DDS, William S. Options I & II Johnson, DDS, Dean Options I & II

Chelsea Dental Clinic Facility # 820019 38108 (901)458-1118 Min Age: 3 Pryor, DDS, Gloria J. Options I & II

6622 Kirby Center Cv 38115 Min Age: 4 Chinn Jr., DDS, Harry J. Options I & II *no new CompBenefits patients accepted

Chinn Jr., DDS, PC, Harry J.

Christian, DDS, Solomon Facility # 820044 3037 S Perkins Rd 38118 (901)566-1414 Min Age: 3 Christian, DDS, Solomon Options I & II

Cleo Kirk Dental Office Facility # 820228 2523 Lamar Ave 38114 (901)743-5723 Min Age: 4 Kirk, DDS, Cleo Options I & II

Cooper Dental Associates Facility # 820067 1032 S Cooper St 38104 (901)276-5822 Min Age: 4 Pryor, DDS, Gloria J. Options I & II

Dove Family Dentistry Facility # 191940 3030 Covington Pike 38128 (901)213-9337 Min Age: 1 Dove, DDS, Joseph Options I & II

Dove, DDS, Laura Facility # 820199 7189 Stage Rd 38133 (901)373-3800 Min Age: 6 Dove, DDS, Laura Options I & II

East Memphis Dental Care Facility # 820065 6223 Mount Moriah Road Ext 38115 (901)794-3391 Min Age: 4 Spell III, DDS, Charlie Options I & II

Hedgerow Family Dentistry Facility # 820233 6757 E Shelby Dr 38141 (901)363-3144 Min Age: 3 Christion, DDS, Tracey D. Options I & II Myers, DDS, Lee T. Options I & II

Hickory Hills Family Dentistry Facility # 840151 Lang:SP 3725 Riverdale Rd Ste 1 38115 (901)797-3077 Min Age: 4 Myers, DDS, Lee T. Options I & II

Johnson Jr., DMD, Joseph Facility # 820047 4299 Élvis Presley Blvd 38116 (901)346-3257 Min Age: 3 Johnson Jr., DMD, Joseph Ontions I & II

Johnson, DDS, Dean Facility # 820009 1440 É Shelby Dr Ste 2 38116 (901)346-1171 Min Age: 4 Johnson, DDS, Dean Options I & II

King, DDS, Dewitt H. Facility # 820050 2212 Airways Blvd 38114 (901)743-2055 Min Age: 4 King, DDS, Dewitt H. Options I & II

Kirby Parkway Dental Care Facility # 820078 4137 Kirby Pkwy Ste 3 38115 (901)362-7844 Min Age: 4 Spell III, DDS, Charlie Options I & II

Kutas, DDS, Timothy 515 N Highland St Ste C Min Age: 7 Kutas, DDS, Timothy W. Options I & II *no new
CompBenefits patients accepted

Meadows, DDS, Jeffrey R. Facility # 187281 Lang:SF 4700 Poplar Ave Ste 410 38117 (901)767-0507 Min Age: 4 Meadows, DDS, Jeff R. Options I & II

Meekins, DDS, Richard D. 2390 Lamar Ave 38114 (901)743-0704 Min Age: 3 Meekins, DDS, Richard D. Options I & II *no new CompBenefits patients accepted

Miller Jr., DDS, Richard A. 640 S Perkins Rd 38117 Min Age: 5 Miller Jr., DDS, Richard A. Options I & II * no new CompBenefits patients accepted

Myers, DDS, Lee T Facility # 820066 1952 Lamar Ave 38114 (901)276-4629 Min Age: 4 Myers, DDS, Lee T. Options I & II

New Image Family Dentistry Facility # 187318 3719 Riverdale Rd 38115 (901)365-2000 Min Age: 3 Lyons-Anderson, DDS, Tonya M. Options I & II

New Image Family Dentistry Facility # 995618 Lang:SP 2713 Mount Moriah Pkwy Ste 101 38115 (901)366-9953 Min Age: 2 Lyons-Anderson, DDS, Tonya M. Options I & II

North Watkins Dental Care Facility # 840177 3697 N Watkins St 38127 (901)357-0797 Min Age: 4 Alexander, DDS, Carlos Options I & II Spell III, DDS, Charlie Options I & II

Oak Court Dental Clinic Facility # 840145 Lang:SP FR 4515 Poplar Ave Ste 227 38117 (901)680-9578 Min Age: 3 Leordeanu, DDS, Mihaela D. Options I & II

Payne Family Dentistry Facility # 186986 3574 Hickory Hill Rd 38115 (901)365-9054 Min Age: 1 Payne, DDS, Jackson L. Options I & II

Price, DDS, Vincent J. Facility # 820080 2900 Kirby Rd Ste 9 38119 (901)755-7392 Min Age: 4 Price, DDS, Vincent Options I & II

Raleigh Family Dentistry Facility # 820022 3068 Covington Pike Ste 2 38128 (901)386-2328 Min Age: 6 Hochhauser III, DDS, Edward Options I & II Ward, DDS, Michelle Options I & II

Rutledge, DDS, Joel W. Facility # 187497 5100 Wheelis Dr Ste 214 38117 (901)767-1610 Min Age: 4 Rutledge, DDS, Joel W. Options I & II

Shirley, DDS, Michael D. Facility # 820003 4302 Summer Ave 38122 (901)683-3849 Min Age: 3 Shirley, DDS, Michael D. Options I & II

Smile Studios of Memphis 1697 Bender Rd 38116 (901)346-1820 Min Age: 4 Alexander, DDS, Carlos Options I & II

Southgate Dental Clinic Facility # 840033 1799 S 3rd St 38109 (901)774-9602 Min Age: 2 Jeu, DDS, Richard C Options I & II

Southwind Family Dentistry Facility # 820087 7948 Winchester Rd Ste 108 38125 (901)624-0440 Min Age: 6 Hochhauser III, DDS, Edward Options I & II Holmes, DDS, Kurt Options I & II

Stanford, DDS, Jon C Facility # 840051 3596 Park Ave 38111 (901)458-2617 Min Age: 3 Stanford, DDS, Jon C Options I & II

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Sykes, DDS, O. T. Facility # 820204 1399 Airways Blvd Ste 6 38114 (901)323-7613 Min Age: 5 Sykes, DDS, O. T. Options I & II

Union Ave Dental Associates Facility # 820198 1331 Union Ave Ste 1225 38104 (901)276-7314 Min Age: 5 O'Neal, DDS, Joe Dean Options I & II

Uptown Dental Center
Facility # 820203
493 N Front St Ste 101
38105 (901)527-2102
Min Age: 5
Branch, DDS, Joerald
Options I & II

Vance Dental Clinic Facility # 820223 516 Vance Ave 38126 (901)526-4442 Min Age: 2 Hudson III, DDS, Roy Options I & II

Vincent Price DDS & Associates Facility # 820036 1440 E Shelby Dr Ste 5 38116 (901)332-8729 Min Age: 4 Price, DDS, Vincent Options I & II

Somerville

Richardson Family Dentistry
Facility # 187419 Lang:SP
17395 Highway 64 E
38068 (901)466-9833 Minha Age: 3
Richardson, DDS, Dwayne
Options I & II

Stanton

Dr. C.R. White & Assoc Dental Facility # 820068 17 1st St 38069 (731)548-2400 Min Age: 3 White, DDS, Clarice R. Options I & II **SPECIALISTS**

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Endodontists

Tennessee

Memphis

<u>Case, DDS, Julius F.</u>
5565 Murray Rd
38119 (901)682-8437
Min Age: 12
Case, DDS, Julius F.
Options I & II

Taintor, DDS, Jerry F.
5370 Estate Office Dr Ste 2
38119 (901)684-1513
Min Age: 12
Taintor, DDS, Jerry F.
Options I & II

Oral Surgeons

Mississippi

Southaven

Albright & Smith Oral & Max 187 Stateline Rd E Ste 20 38671 (662)393-8093 Min Age: 0 Albright, DDS, J. E. Options I & II Smith, DDS, Robert K. Options I & II

Tennessee

Collierville

Williams, DDS, Darren R. 1100 Poplar View Ln N Ste 1 38017 (901)854-4422 Min Age: 0 Williams, DDS, Darren R. Options I & II

Memphis

Albright & Smith Oral & Max 766 S White Station Rd Ste 1 38117 (901)(685-8090 Min Age: 0 Albright, DDS, J. E. Options I & II Peck, DDS, Russell C. Options I & II Smith, DDS, Robert K. Options I & II

Cannon, DDS, John S. 1717 Kirby Pkwy 38120 (901)756-8475 Min Age: 0 Cannon, DDS, John S. Options I & II Sexton, DDS, Stephen Barrett Options I & II

Center for Oral & Facial Surge 2900 Kirby Rd Ste 10 38119 (901)398-0793 Min Age: 0 Meekins Jr., DDS, Richard D. Options I & II Staples, DDS, Ronald C. Options I & II Williams, MD, Michael A. Options I & II

McCullar, DDS, Bruce H. 805 Estate PI Ste 2 38120 (901)682-9713 Min Age: 0 McCullar, DDS, Bruce H. Options I & II

Staples, DDS, Ronald C. 4250 Faronia Rd 38116 (901)398-0793 Min Age: 0 Meekins Jr., DDS, Richard D. Options I & II Staples, DDS, Ronald C. Options I & II Williams, MD, Michael A. Options I & II

Stein, DDS, Gilbert G. 1715 Kirby Pkwy Ste 101 38120 (901)755-1177 Min Age: 0 Stein, DDS, Gilbert G. Options I & II

Zelig, DDS, David 5575 Poplar Ave Ste 512 38119 (901)767-7741 Min Age: 0 Zelig, DDS, David Options I & II

Orthodontists

Tennessee

Cordova

Getman, DDS, Chris 1207 Macon View Dr Ste 101 38018 (901)843-2483 Min Age: 0 Getman, DDS, MDS, Chris H. Options I & II

Germantown

Muller, DDS, Lyle 7535 Poplar Ave 38138 (901)754-4200 Min Age: 0 Muller, DDS, Lyle Options I & II

Memphis

Carter, DDS, Ellen Phyllis 5180 Park Ave Ste 260 38119 (901)683-5827 Min Age: 0 Carter, DDS, Ellen Phyllis Options I & II

Robinson, DDS, Quinton C. 5180 Park Ave Ste 260 38119 (901)683-6770 Min Age: 0 Robinson, DDS, Quinton C. Options I & II

The Orthodontic Clinic PC 6637 Summer Knoll Cir 38134 (901)377-1744 Min Age: 0 Faleye, DDS, Adeola O. Options I & II

Tri State Orthodontics 5101 Sanderlin Ave Ste 108 38117 (901)767-6320 Min Age: 0 Watts, DDS, Samuel Options I & II

Tri State Orthodontics
7970 Giacosa PI Ste 104
38133 (901)937-7797
Min Age: 0
Watts, DDS, Samuel
Options I & II

Pediatric Dentists

Tennessee

Cordova

Cohen. DDS. Alka V. 8142 Country Village Dr # 101 38016 (901)756-4447 Min Age: 0 Cohen, DDS, Alka V. Options I & II

Freeman. DDS. Daniel D. 1658 Appling Rd Ste 108 38016 (901)383-7337 Min Age: 0 Freeman, DDS, Daniel D. Options I & II

Periodontists

Tennessee

Memphis

Mustiful-Martin, DDS, Denise 1286 Peabody Ave 38104 (901)276-6000 Min Age: 0 Mustiful-Martin, DDS, Denise Options I & II

Periodontal Assoc of Memphis 6268 Poplar Ave 38119 (901)761-3770 Min Age: 0 Binkley Jr., DDS, Les H. Options I & II Craddock, DDS, Roger D. Options I & II Godat, DDS, Mitchel S. Options I & II Miller Ir. DDS, Preston D

Options I & II



Insured Option III (EP520)

Insured Option IV (EP510)

BENEFITS INCLUDE:

- Freedom of choice -- you may choose any licensed dentist.
- Out of Network reimbursements based on usual and customary rates.
- Benefits will be reimbursed based on % applicable to the type of service. See page 12 for In/Out of Network %.
- \$1,000 calendar year maximum per person.
- \$50 calendar year deductible per person.
 Waived for preventive services.
- Orthodontia is covered for dependents under the age of 19 and has a \$500 calendar year maximum per person, \$1,000 lifetime maximum.
- You must file claim each visit.

BENEFITS INCLUDE:

- Freedom of choice -- you may choose any licensed dentist.
- Out of Network reimbursements based on usual and customary rates.
- Benefits will be reimbursed based on % applicable to the type of service. See page 12 for In/Out of Network %.
- \$1,500 calendar year maximum per person.
- \$50 calendar year deductible per person.
 Waived for preventive services.
- Orthodontia is covered for dependents under the age of 19 and has a \$750 calendar year maximum per person, \$1,500 lifetime maximum.
- Crowns are covered at 80%.
- You must file claim each visit.

| Active Employee Rates are per Payroll Period | Insured Option III (EP520) | Insured Option IV (EP510) |
|---|----------------------------------|----------------------------------|
| Employee Employee + 1 Family | \$ 13.96 \$ 28.13 \$ 40.20 | \$ 17.75 \$ 35.76 \$ 51.11 |
| 5 .: | Inquired | Inquired |
| Retiree Rates are per Month | Insured Option III (EP520) | Insured Option IV (EP510) |

Other important information:

- Coordination of benefits is applicable.
- Pre-statement of benefits is requested.

Eligibility

You, your spouse and legal dependents under the age of 25 are eligible for dental coverage. Unmarried children, step-children, adopted children and legal wards qualify as dependents. Orthodontics on plans III and IV are covered on dependent children 18 years of age or younger.

OPTIONS III (EP520) and IV (EP510)

Elite Preferred 520 (w/ortho)

OPTION III

SUMMARY OF BENEFITS

Partial Listing of In-Network Out-of-Network * Reimbursements Reimbursements Covered Services

Type I Diagnostic & Preventive...100%......100% Oral Examination (once per six months)

Prophylaxis (cleaning, once per six months) Topical Fluoride (children under 16,

once per 12 months) X-Rays (limitations may apply)

Sealants (once per 3 years for children under age 16, for non carious molars only)

Space Maintainers (for children under age 16)

Type II Basic Services...... 80%......80%

Simple Restorative (amalgam, synthetic, or composite fillings)

Emergency Palliative Treatment

Tooth Extraction)

Endodontics (root canals)

Type III Major Services......50%......50% (12 month waiting period**)
Major Restorative (crowns/inlays/onlays)

Periodontics (includes treatment of diseases

of the gums

Bridge, Denture Repair

Prosthetics (bridges and dentures)

Type IV Orthodontics50%.....50%

(12 month waiting period**)

Dependent children 18 years of age or younger

MAXIMUM BENEFITS

Insured Individual and Dependents

| Lifetime | | CONTRACTOR STATE |
|----------------------------|-------------|------------------|
| Type I, II, III | Unlimited | Unlimited |
| Type 1, 11, 111 | Orillitileu | Of Illittilled |
| Type IV | \$1,000 | \$1,000 |
| Calendar Year | | |
| Type I, II, III | \$1,000 | \$1,000 |
| Type I, II, III Type IV | \$500 | \$500 |
| Deductible*** | | |
| Type I | None | None |
| Type II, III, IV | \$50 | \$50 |

Elite Preferred 510 (w/ortho)

OPTION IV

SUMMARY OF BENEFITS

Partial Listing of In-Network Out-of-Network * Reimbursements Reimbursements Covered Services

Type I Diagnostic & Preventive...100%......100%

Oral Examination (once per six months) Prophylaxis (cleaning, once per six months) Topical Fluoride (children under 16,once per

12 months)

X-Rays (limitations may apply)

Sealants (once per 3 years for children under age 16, for non carious molars only)

Space Maintainers (for children under age 16)

Simple Restorative (amalgam, synthetic,

or composite fillings)

Emergency Palliative Treatment Tooth Extraction

Endodontics (root canals)
Periodontics (includes treatment of diseases of

the gums) Crowns

Type III Major Services......50%......50% (12 month waiting period**)

Major Restorative (inlays/onlays)

Bridge, Denture Repair

Prosthetics (bridges and dentures)

Type IV Orthodontics50%......50% (12 month waiting period**)

Dependent children 18 years of age or younger

MAXIMUM BENEFITS

Insured Individual and Dependents

| Lifetime | | | |
|----------|------------------|--------------------------------|-----------|
| | Type I. II. III | Unlimited | Unlimited |
| | Type IV | \$1,500 | \$1,500 |
| Calenda | r Year | | |
| | Type I, II, III | \$1,500 | \$1,500 |
| | Type IV | \$1,50 <mark>0</mark> \$750 | \$750 |
| Deductil | hle*** | | |
| | Type I | None | None |
| | Type II, III, IV | \$50 | \$50 |

Because we specialize in dental, we can bring you benefits and service that other companies can't match!

QUICK CLAIMS TURNAROUND

CompBenefits' state of the art claims center provides fast reimbursement of your claims.

ACCESS TO INFORMATION

Our toll-free customer service number at 1-(800)-342-5209 has Member Services Representatives who can provide the answers you need quickly and thoroughly.

TOTAL FREEDOM OF CHOICE

The plan provides you with total freedom of choice by allowing you to use any licensed dentist for treatment. The plan reimburses a percentage of eligible expenses based on the plan you have chosen.

Any way you add it up, CompBenefits really is the benefits company of choice!

This brochure contains a brief description of the plan. A complete description of the coverage, including limitations on certain procedures, is found in the Schedule of Benefits and Certificate of Group Dental Insurance.

^{*}Coverage based on usual, customary and reasonable fees.

^{**}Time served on the employer's immediately preceding group dental plan may be credited towards this plan's waiting periods, subject to Underwriting approval.

^{***}Maximum of 3 per family.

Limitations and Exclusions

Option I (PST45) and Option II (PST15)

LIMITATIONS AND EXCLUSIONS

- No service of any dentist other than a Participating General Dentist or Participating Specialist will be covered by Company, except out-of-area emergency care as provided in Section VIII, Paragraph C of the Certificate.
- Whenever any Contributions or Co-payments are delinquent, Member will
 not be entitled to receive Benefits, transfer Dental Facilities, or enjoy any
 of the other privileges of a Member in good standing.
- Company does not provide coverage for the following services:
 - a) Cost of hospitalization and pharmaceuticals, drugs or medications.
 - Services which in the opinion of the Participating General Dentist or Participating Specialist are not Necessary Treatment to establish and/or maintain the Member's oral health.
- c) Any service that is not consistent with the normal and/or usual services provided by the Participating General Dentist or Participating Specialist or which in the opinion of the Participating General Dentist or Participating Specialist would endanger the health of the Member.
- d) Any service or procedure which the Participating General Dentist or Participating Specialist is unable to perform because of the general health or physical limitations of the Member.
- e) Any dental treatment started prior to the Member's effective date for eligibility of benefits.
- Services for injuries and conditions which are paid or payable under Workers' Compensation or Employers' Liability laws.
- g) Treatment for cysts, neoplasms and malignancies.
- h) General anesthesia

Option III (EP520) and IV (EP510)

MAJOR RESTORATIVE LIMITATIONS

The charges for Major Restorative services will be Covered Dental Expenses subject to the following:

- the denture or partial denture must replace a Natural Tooth extracted while insured for Dental Benefits under this policy;
- the fixed bridge (including a resin bonded fixed bridge) must replace a Natural Tooth extracted while insured for Dental Benefits under this policy;
- 3. the replacement of a partial denture, full denture, or fixed partial denture (including a resin bonded bridge), or the addition of teeth to a partial denture if: (a) replacement occurs at least five years after the initial date of insertion of the current full or partial denture or resin bonded bridge; (b) replacement occurs at least five years after the initial date of insertion of an existing implant or fixed bridge; (c) replacement prosthesis or the addition of a tooth to a partial denture is required by the necessary extraction of a Functioning Natural Tooth while insured for Dental Benefits under this policy; or (d) replacement is made necessary by a Covered Dental Injury to a partial denture, full denture, or fixed partial denture (including a resin bonded bridge) provided the replacement is completed within 12 months of the injury. Chewing injuries are not considered Covered Dental Injuries;
- the replacement of crowns, cast restorations, inlays, onlays or other laboratory prepared restorations if:
- replacement occurs at least five years after the initial date of insertion; and(b) they are not serviceable and
- 6. cannot be restored to function;
- the replacement of an existing partial denture with fixed bridgework, only if upgrading to fixed bridgework is essential to the correction of the person's dental condition; and the replacement of teeth up to the normal complement of 32.

EXCLUSIONS

Benefits will not be paid for:

- procedures which are not included in the Schedule of Benefits; which are not medically necessary; which do not have uniform professional endorsement; are experimental or investigational in nature; for which the patient has no legal obligation to pay; or for which a charge would not have been made in the absence of insurance;
- any procedure, service, or supply which may not reasonably be expected to successfully correct the patient's dental condition for a period of at least three years, as determined by CompBenefits Insurance Company;
- 3. any chewing injury. A chewing injury means an injury which occurs during the act of chewing or biting. The injury may be caused by biting on a foreign object not expected to be a normal constituent of food; by parafunctional habits, such as chewing on eyeglass frames or pencils; or by biting down on a suddenly dislodged or loose dental prosthesis.
- crowns, inlays, cast restorations, or other laboratory prepared restorations on teeth which may be restored with an amalgam or composite resin filling;
- appliances, inlays, cast restorations or other laboratory prepared restorations used primarily for the purpose of splinting;
- any procedure, service, supply or appliance, the sole or primary purpose of which relates to the change or maintenance of vertical dimension; the alteration or restoration of occlusion including occlusal adjustment, bite registration, or bite analysis;

- 7. pulp caps, adult fluoride treatments, athletic mouthguards; myofunctional therapy; infection control; precision or semi-precision attachments; denture duplication; oral hygiene instruction; separate charges for acid etch; broken appointments; treatment of jaw fractures; orthognathic surgery; completion of claim forms; exams required by third party; personal supplies (e.g. water pik, toothbrush, floss holder, etc.); or replacement of lost or stolen appliances;
- charges for travel time; transportation costs; or professional advice given on the phone;
- procedures performed by a Dentist who is a member of Your immedate family:
- any charges, including ancillary charges, made by a hospital, ambulatory surgical center, or similar facility;
- 11. charges for treatment rendered: (a) in a clinic, dental or medical facility sponsored or maintained by the employer of any member of Your family; or (b) by an employee of the employer of any member of Your family;
- any procedure, service or supply required directly or indirectly to diagnose or treat a muscular, neural, or skeletal disorder, dysfunction, or disease of the tempor mandibular joints or their associated structures;
- 13. charges for treatment performed outside of the United States other than for emergency treatment. Benefits for emergency treatment which is performed outside of the United States are limited to a maximum of \$100 (US dollars) per year;
- the care or treatment of an injury or sickness due to war or an act of war, declared or undeclared;
- 15. treatment for cosmetic purposes; however, if the charges are made for the treatment of: (a) injuries sustained in an accident which happens while the patient is insured for Dental Benefits under this policy; or (b) congenital defects of a child born while his or her parent is insured, they will not be excluded if they qualify as Covered Dental Expenses. Facings on crowns or bridge units on molar teeth will always be considered cosmetic;
- 16. any services or supplies which do not meet the standards set by the American Dental Association or which are not reasonably necessary, or customarily used, for dental care;
- 17. procedures that are a covered expense under any other medical plan (established by the employer) which provides group hospital, surgical, or medical benefits whether or not on an insured basis;
- a sickness for which the patient can receive benefits under a workers' compensation act or similar law;
- an injury that arises out of or in the course of a job or employment for pay or profit; or
- 20. charges to the extent that they are more than the Prevailing Fee. If the amount of the Prevailing Fee for a service cannot be determined due to the unusual nature of the service, CompBenefits Insurance Company will determine the amount. New Life will take into account: (a) the complexity involved; (b) the degree of professional skill required; and (c) other pertinent factors.

PREDETERMINATION

If Covered Dental Expenses for a procedure are expected to be more than \$300 it is recommended that you send a Dental Treatment Plan in prior to beginning treatment, send preauthorization to CompBenefits, P.O. Box 8236 Chicago, IL 60680–8236. You and/or your dentist will be notified of the benefits payable based upon the Dental Treatment Plan.

This brochure contains a brief description of the plan. A complete description of the coverage, including limitations on certain procedures, is found in the Schedule.

MEMBER SERVICES 1-800-342-5209

SHELBY COUNTY GOVERNMENT - NETWORK PROVIDER DIRECTORY FOR OPTIONS III (EP520) AND IV (EP510)

GENERAL DENTISTS

Please Note:

CompBenefits

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Under Plans III and IV, you do not have to pre-select a primary dentist. When you want dental services, make your appointment with any licensed dentist. When you receive treatment from a Network Provider, your cost may be reduced.

ALL PROVIDERS IN THIS LISTING ARE OPEN TO OPTIONS III (EP520) AND IV (EP510) PARTICIPANTS.

Mississippi

Batesville

Batesville Dental Clinic Facility # 996768 113 Eureka St 38606 (662)563-7644 Min Age: 4 Garrott, DMD, Lea Anderson

Clarksdale

Long, DDS, Robert E. Facility # 583522 527 Desoto Ave 38614 (662)627-2565 Min Age: 3 Long, DDS, Robert E.

Tennessee

Brunswick

Brunswick Station Dental Ctr Facility # 187423 8755 Chaffe 38014 (901)382-9704 Min Age: 0 Ferguson, DDS, William E. James, DDS, Kelly O.

Collierville

Collierville Family Dentistry Facility # 840221 2130 W Poplar Ave Ste 106 38017 (901)861-7007 Min Age: 4 Ballard, DDS, Steve D. Bellsle, DDS, Jodice L. Hochhauser III, DDS, Edward

Ploch, DDS, PC, Thomas K. 2028 W Poplar Ave Ste 111 38017

Min Age: 3

Ploch, DDS, Thomas K

Cordova

Cordova Family Dentistry
Facility # 820079
8520 Macon Rd Ste 1
38018 (901)754-4383
Min Age: 4
Calderon, DDS, Melissa
Hochhauser III, DDS, Edward
Wall-Marks, DDS, Kathleen A.

<u>Dental Cares</u> 1890 N Germantown Pkwy 38016

Min Age: 5 Smith, DDS, William M.

Garrett, DDS, Floyd Facility # 820225 8089 Walnut Run Rd Ste 3 38018 (901)737-8981 Min Age: 3 Devall, DMD, Terry M. Garrett, DDS, Floyd A.

Tompkins, DDS, William P.

Henry Polk Dental Group, DPC

Facility # 994808 8110 Cordova Rd Ste 125 38016 (901)755-0001 Min Age: 5 Henry, DDS, Andrea Polk, DDS, Erica

Macon Oral Care Facility # 187460 8095 Macon Rd Ste 109 38018 (901)756-9150 Min Age: 0 Khan, DDS, Fauzia Morris, DDS, Graham Hall Facility # 184321 8176 Old Dexter Rd Ste 106 38016 (901)737-3606 Min Age: 6 Morris, DDS, Graham H.

Murphy Dentistry PC Facility # 189050 1650 Bonnie Ln Ste 101 38016 (901)624-6110 Min Age: 5 Murphy, DDS, Trista W.

Taylor, DDS, Charlotte R. Facility # 184244 86 Timber Creek Dr Ste 3 38018 (901)756-0002 Min Age: 4 Taylor, DDS, Charlotte R.

Taylor, DDS, Stuart M.
Facility # 184245
86 Timber Creek Dr Ste 3
38018 (901)756-0002
Min Age: 4
Taylor, DDS, Charlotte R.
Taylor, DDS, Stuart M.

Winbush, DDS, PC, Sharifa, H Facility # 191183 2845 N Houston Levee Rd Ste 10 38016 (901)266-0555 Min Age: 3

Winbush, DDS, Sharifa H Germantown

Kutas, DDS, Patrick W. 7512 Corporate Center Dr 38138 Min Age: 3

Kutas, DDS, Patrick W. Pulido, DDS, Mike

Pulido, DDS, Mike 8590 Farmington Blvd Ste 5 38139 Min Age: 3

Salazar Dental Group, LLC Facility # 187494 6799 Great Oaks Rd Ste 201 38138 (901)753-0404 Min Age: 0 Salazar, DDS, Jose L.

Pulido, DDS, Miguel

Salazar, DDS, Jose L. Salazar, DDS, Juan C. Simpson, DDS, MAGD, Jon A Facility # 187232

3087 Professional Plz 38138 (901)758-2273 Min Age: 3 Simpson, DDS, MAGD, Jon A

Slovis, DDS, Herbert N. Facility # 586637 6799 Great Oaks Rd Ste 201 38138 (901)753-3398 Min Age: 0

Slovis, DDS, Herbert N

The Dental Office @ Saddle Cre Facility # 187506 7535 Poplar Ave 38138 (901)754-4200 Min Age: 0

Messer, DMD, Andrea S. Perry, DMD, Calley J. Memphis

Adams-Browne Dental Associates Facility # 820043 3333 Elvis Prsly Blvd Ste 202 38116 (901)332-7111 Min Age: 4 Adams-Browne, DDS, Kaye

Watson, DDS, William A.

Alperin, DDS, Murray S. Facility # 184283 1130 S 3rd St 38106 (901)948-7052 Min Age: 2 Alperin, DDS, Murray S.

2154 Frayser Blvd 38127 Min Age: 5

Branch, DDS, Roderick A.

Banks Jr., DDS, William K. Facility # 586638 776 Mount Moriah Rd 38117 (901)761-0527 Min Age: 0 Banks Jr., DDS, William K.

Bartlett Dental Clinic
Facility # 187222
6630 Summer Knoll Cir Ste 103
38134 (901)377-5060
Min Age: 3
Peppers, DDS, David C.
Thomas, DDS, James D.

Bartlett Family Dentistry
Facility # 820082
7519 US Highway 64
38133 (901)371-0609
Min Age: 7
Hochhauser III, DDS, Edward
Hodge, DDS, Tracy L
Holmes, DDS, Kurf

Bellott Jr., DDS, Donald J. Facility # 587259 3294 Poplar Ave Ste 440 38111 (901)324-5751 Min Age: 5 Bellott Jr., DDS, Donald J.

Bellott Sr., DDS, Donald J. Facility # 586167 3294 Poplar Ave Ste 440 38111 (901)324-5751 Min Age: 0 Bellott Sr., DDS, Donald J.

Braxton, DDS, Sonia D. Facility # 184225 1154 S Bellevue Blvd 38106 (901)775-0870 Min Age: 5 Braxton, DDS, Sonia D.

Butler, DDS, Elmer G. Facility # 187306 5786 Stage Rd 38134 (901)388-4811 Min Age: 9 Butler, DDS, Elmer G.

Caldwell, DDS, Emer G.
Caldwell, DDS, Kenneth
Facility # 184243
3912 Elvis Presley Blvd
38116 (901)398-8216
Min Age: 5
Caldwell, DDS, Kenneth M.

Centennial Village Dental Grp. Facility # 820010 7825 Winchester Rd Ste 115 38125 (901)752-1290 Min Age: 4 Jasper, DDS, William S. Johnson, DDS, Dean

Chelsea Dental Clinic Facility # 820019 2410 Chelsea Ave 38108 (901)458-1118 Min Age: 3 Pryor, DDS, Gloria J. Chinn Jr., DDS, PC, Harry J. 6622 Kirby Center Cv 38115 Min Age: 4 Chinn Jr., DDS, Harry J.

Christian, DDS, Solomon Facility # 820044 3037 S Perkins Rd 38118 (901)566-1414 Min Age: 3 Christian, DDS, Solomon

Cleo Kirk Dental Office Facility # 820228 2523 Lamar Ave 38114 (901)743-5723 Min Age: 4 Kirk, DDS, Cleo

Coleman, DDS, PC, Harry T. Facility # 187307 3087 Park Ave 38111 (901)327-4200 Min Age: 3 Coleman, DDS, Harry T. Washington, DDS, George L.

Cooper Dental Associates Facility # 820067 1032 S Cooper St 38104 (901)276-5822 Min Age: 4 Pryor, DDS, Gloria J.

Copeland, DDS, Vincent H. Facility # 586646 4250 Faronia Rd 38116 (901)332-9170 Min Age: 5 Copeland, DDS, Vincent H. Washington-Jackson, DDS, Chery

Dawson, DDS, Toya P. Facility # 187274 2348 Park Ave 38114 (901)327-6166 Min Age: 0 Dawson, DDS, Toya P.

Dove Family Dentistry Facility # 191940 3030 Covington Pike 38128 (901)213-9337 Min Age: 1 Dove, DDS, Joseph

Dove, DDS, Laura Facility # 820199 7189 Stage Rd 38133 (901)373-3800 Min Age: 6 Dove, DDS, Laura

Eason, DDS, Dan S.
Facility # 994991
2670 Union Avenue Ext Ste 130
38112 (901)327-3800
Min Age: 4
Eason, DDS, Dan S.

East Memphis Dental Care Facility # 820065 6223 Mount Moriah Road Ext 38115 (901)794-3391 Min Age: 4 Spell III, DDS, Charlie Franklin, DDS, David B.

Franklin, DDS, David B. Facility # 187564 2738 Mount Moriah Pkwy 38115 (901)363-1287 Min Age: 0 Franklin, DDS, David B. Glenn, DMD, Howard Facility # 820041

425 E Shelby Dr 38109 (901)789-4891 Min Age: 2 Glenn, DMD, Howard Watson, DDS, William A.

Goldwin, DDS, Robert R. 540 S Mendenhall Rd Ste 8 38117 Min Age: 0 Goldwin, DDS, Robert R.

Greer, DDS, Joe C. Facility # 992362 2829 Lamar Ave 38114 (901)744-4990 Min Age: 0

Greer, DDS, Joe C.

Hedgerow Family Dentistry
Facility # 820233
6757 E Shelby Dr
38141 (901)363-3144
Min Age: 3

38141 (901)363-3144 Min Age: 3 Christion, DDS, Tracey D. Myers, DDS, Lee T.

Herring Dental PA 183 Tillman St 38111 Min Age: 4 Herring, DDS, Larry W.

Hickory Hills Family Dentistry Facility # 840151 Lang:SP 3725 Riverdale Rd Ste 1 38115 (901)797-3077 Min Age: 4 Myers, DDS, Lee T.

Highland Park Dental Center PC Facility # 995492 845 S Highland St 38111 (901)323-8488 Min Age: 5 Chitalia, DDS, Sharad S. Hollerman, DMD, Davida A. Wiggs, DDS, Joseph P.

Johnson Jr., DMD, Joseph Facility # 820047 4299 Elvis Presley Blvd 38116 (901)346-3257 Min Age: 3 Johnson Jr., DMD, Joseph

Johnson, DDS, Dean Facility # 820009 1440 E Shelby Dr Ste 2 38116 (901)346-1171 Min Age: 4 Johnson, DDS, Dean

Jones, DDS, Cheryl D. Facility # 187312 3251 Park Ave 38111 (901)325-4005 Min Age: 5 Jones, DDS, Cheryl D.

King, DDS, Dewitt H. Facility # 820050 2212 Airways Blvd 38114 (901)743-2055 Min Age: 4 King, DDS, Dewitt H.

Kirby Parkway Dental Care Facility # 820078 4137 Kirby Pkwy Ste 3 38115 (901)362-7844 Min Age: 4 Spell III, DDS, Charlie

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ALL PROVIDERS IN THIS LISTING ARE OPEN TO OPTION III (PST45) AND IV (PST15) PARTICIPANTS.

Kutas. DDS. Timothy 515 N Highland St Ste C 38122 Min Age: 7 Kutas, DDS, Timothy W.

Majestic Family Dentistry Facility # 994538 3705 Malco Way Ste 103 38125 (901)751-4420 Min Age: 3 Vescovo, DDS, Barry A

Meadows, DDS, Jeffrey R. Facility # 187281 Lang:SP 4700 Poplar Ave Ste 410 38117 (901)767-0507 Min Age: 4 Meadows, DDS, Jeff R.

Meekins, DDS, Richard D. Facility # 820074 2390 Lamar Ave 38114 (901)743-0704 Min Age: 3 Meekins, DDS, Richard D.

Messer Dental Group, PC. Facility # 187450 785 Estate PI Ste 2 38120 (901)682-1645 Min Age: 3 Messer, DMD, Andrea S. Messer, DMD, Timothy S.

Miller Dental Health Facility # 187348 Lang:SP 5124 Stage Rd Ste C-2 38134 (901)373-5433 Min Age: 3 Miller, DDS, Rodric L.

Miller Jr., DDS, Richard A. 640 S Perkins Rd 38117 Min Age: 5 Miller Jr., DDS, Richard A.

Moore, DDS, Gordon R. Facility # 184351 5498 Poplar Ave Ste C1 38119 (901)682-9631 Min Age: 10 Moore, DDS, Gordon R.

Myers, DDS, Lee T. Facility # 820066 1952 Lamar Ave 38114 (901)276-4629 Min Age: 4 Myers, DDS, Lee T.

New Image Family Dentistry
Facility # 187318
3719 Riverdale Rd
38115 (901)365-2000
Min Age: 3
Lyons-Anderson, DDS, Tonya M

New Image Family Dentistry Facility # 995618 Lang:SP 2713 Mount Moriah Pkwy Ste 101 38115 (901)366-9953 Min Age: 2 Lyons-Anderson, DDS, Tonya M.

North Walkins Dental Care Facility # 840177 3697 N Walkins St 38127 (901)357-0797 Min Age: 4 Alexander, DDS, Carlos

Spell III, DDS, Charlie

Oak Court Dental Clinic Facility # 840145 Lang:SP FR 4515 Poplar Ave Ste 227 38117 (901)680-9578 Min Age: 3 Leordeanu, DDS, Mihaela D. Payne Family Dentistry Facility # 186986 3574 Hickory Hill Rd 38115 (901)365-9054 Min Age: 1 Payne, DDS, Jackson L.

Perfect Smile Dentistry
Facility # 186964
4646 Poplar Ave Ste 514
38117 (901)763-3601
Min Age: 0
Washington-Jackson, DDS, Chery

Pirani Jr., DDS, Carlo B. Facility # 995495 752 National St 38122 (901)452-6611 Min Age: 12 Nunnelee, DDS, Chris M. Pirani, DDS, Carlo B.

Price, DDS, Vincent J. Facility # 820080 2900 Kirby Rd Ste 9 38119 (901)755-7392 Min Age: 4 Price, DDS, Vincent

Ragland, DDS, Fred B. Facility # 995238 2753 S Mendenhall Rd Ste 10 38115 (901)365-6047 Min Age: 6 Ragland, DDS, Fred B.

Raleigh Dental Group Facility # 187373 4283 Raleigh Millington Rd 38128 (901)372-1221 Min Age: 3

Craig Jr., DDS, Thomas J. Ferguson, DDS, William E. Raleigh Family Dentistry Facility # 820022

3068 Covington Pike Ste 2 38128 (901)386-2328 Min Age: 6 Hochhauser III, DDS, Edward Ward, DDS, Michelle

Roberson, DDS, James Mike Facility # 184322 6425 Stage Rd Ste 6 38134 (901)388-6191 Min Age: 4 Roberson, DDS, James Mike

Rutledge, DDS, Joel W. Facility # 187497 5100 Wheelis Dr Ste 214 38117 (901)767-1610 Min Age: 4 Rutledge, DDS, Joel W.

Salomon, DDS, Alan P. Facility # 187066 5575 Poplar Ave Ste 121 38119 (901)683-5293 Min Age: 3 Salomon, DDS, Alan P.

Facility # 187275 409 Ayers St 38105 (901)525-4395 Min Age: 0 Thompson, DDS, Dwight E.

Shelby County Health Care Corp

Shirley, DDS, Michael D. Facility # 820003 4302 Summer Ave 38122 (901)683-3849 Min Age: 3 Shirley, DDS, Michael D.

Singer, DDS, PC, Tod S. Facility # 187054 10 S Belvedere Blvd 38104 (901)725-4913 Min Age: 1 Singer, DDS, Tod S. Smile Studios of Memphis Facility # 820222 1697 Bender Rd 38116 (901)346-1820 Min Age: 4 Alexander, DDS, Carlos

Smiles Are Us Facility # 187421 5150 Stage Rd Ste 100 38134 (901)385-9898 Min Age: 3 Grimes-Moore, DDS, Freida C.

Sorrells, Jr., DDS Lavalle D. Facility # 187231 6555 Stage Rd Ste 2 38134 (901)372-8959 Min Age: 6 Sorrells Jr., DDS, Lavalle D.

Southgate Dental Clinic Facility # 840033 1799 S 3rd St 38109 (901)774-9602 Min Age: 2 Jeu, DDS, Richard C.

Southwind Family Dentistry Facility # 820087 7948 Winchester Rd Ste 108 38125 (901)624-0440 Min Age: 6 Hochhauser III, DDS, Edward Holmes, DDS, Kurt

Stanford, DDS, Jon C. Facility # 840051 3596 Park Ave 38111 (901)458-2617 Min Age: 3 Stanford, DDS, Jon C.

Superior Smiles of Memphis Facility # 191962 4205 Hacks Cross Rd Ste 118 38125 (901)737-8774 Min Age: 0 Cosby, DDS, Sherrye Payne, DDS, Derrick

Towsend Dental Associates Facility # 995097 Lang:FR 1723 Kirby Pkwy 38120 (901)751-2778 Min Age: 3 Townsend, DDS, Carmel E.

Triplett, DDS,PC. Orpheus H. Facility # 996364 2877 Poplar Ave 38111 (901)324-0093 Min Age: 0 Christion, DDS, Tracey D. Triplett, DDS, Orpheus L.

Union Ave Dental Associates Facility # 820198 1331 Union Ave Ste 1225 38104 (901)276-7314 Min Age: 5 O'Neal, DDS, Joe Dean

Uptown Dental Center Facility # 820203 493 N Front St Ste 101 38105 (901)527-2102 Min Age: 5 Branch, DDS, Joerald

Vance Dental Clinic Facility # 820223 516 Vance Ave 38126 (901)526-4442 Min Age: 2 Hudson III, DDS, Roy

Vincent Price DDS & Associates Facility # 820036 1440 E Shelby Dr Ste 5 38116 (901)332-8729 Min Age: 4 Price, DDS, Vincent Watkins Family Dentistry
Facility # 191788
3912 Elvis Presley Blvd
38116 (901)398-8216
Min Age: 0
Watkins, DDS, Mialika K

Wesberry, DDS, Fred C. Facility # 187311 Lang:GR 2900 S Perkins Rd 38118 (901)362-9995 Min Age: 3 Wesberry, DDS, Fred C.

Williams, DDS, Stephen Facility # 995410 5112 Stage Rd Ste 4 38134 (901)372-7906 Min Age: 5 Williams, DDS, Stephen S.

Wohrman, DDS, Robert Facility # 995251 555 Perkins Ext Ste 300 38117 (901)761-3040 Min Age: 4 Wohrman, DDS, Robert E.

Zinn III, DDS, Ernest M. Facility # 996560 5119 Millbranch Rd 38116 (901)346-1059 Min Age: 3 Zinn, DDS, Ernest M.

Zitek, DDS, Steve Facility # 187053 1273 E Raines Rd 38116 (901)398-6435 Min Age: 3 Zitek, DDS, Steve

Millington

Caldwell Family Dentistry
Facility # 187481
8232 US Highway 51 N
38053 (901)872-7179
Min Age: 6
Caldwell, DDS, Robert E.

Oakland

Smith, DDS, Johnny S. Facility # 187298 7066 Highway 64 38060 (901)466-1580 Min Age: 5 Smith, DDS, Johnny S.

Somerville

Cima, DDS John Facility # 994646 13190 N Main St 38068 (901)465-3050 Min Age: 7 Cima, DDS, John D.

Richardson Family Dentistry Facility # 187419 Lang:SP 17395 Highway 64 E 38068 (901)466-9833 Min Age: 3 Richardson, DDS, Dwayne

Stanton

Dr. C.R. White & Assoc Dental Facility # 820068 17 1st St 38069 (731)548-2400 Min Age: 3 White, DDS, Clarice R.

Tiptonville

Blue Ribbon Dental Center Facility # 191186 211 Church St 38079 (731)253-9091 Min Age: 0 Carr, DDS, Denean R

SPECIALISTS

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Oral Surgeons

Mississippi

Southaven

Albright & Smith Oral & Max 187 Statelline Rd E Ste 20 38671 (662)393-8093 Min Age: 0 Albright, DDS, J. E. Smith, DDS, Robert K.

Tennessee

Collierville

Williams, DDS, Darren R. 1100 Poplar View Ln N Ste 1 38017 (901)854-4422 Min Age: 0 Williams, DDS, Darren R.

Memphis

Albright & Smith Oral & Max 766 S White Station Rd Ste 1 38117 (901)685-8090 Min Age: 0 Albright, DDS, J. E. Peck, DDS, Russell C. Smith, DDS, Robert K.

Cannon, DDS, John S. 1717 Kirby Pkwy 38120 (901)756-8475 Min Age: 0 Cannon, DDS, John S. Sexton, DDS, Stephen Barrett

Center for Oral & Facial Surge 2900 Kirby Rd Ste 10 38119 (901)398-0793 Min Age: 0 Meekins Jr., DDS, Richard D. Staples, DDS, Ronald C. Williams, MD, Michael A.

McCullar. DDS. Bruce H. 805 Estate PI Ste 2 38120 (901)682-9713 Min Age: 0 McCullar, DDS, Bruce H.

McRae-Wilson Oral Surgery Grp 2785 Summer Oaks Dr Ste 101 38134 (901)386-6385 Min Age: 0 Wilson, DDS, Gary Trent

McRae-Wilson Oral Surgery Grp 5565 Murray Rd 38119 (901)767-0088

Min Age: 0 Wilson, DDS, Gary Trent

Staples, DDS, Ronald C. 4250 Faronia Rd 38116 (901)398-0793 Min Age: 0 Meekins Jr., DDS, Richard D. Staples, DDS, Ronald C. Williams, MD, Michael A.

Stein, DDS, Gilbert G. 1715 Kirby Pkwy Ste 101 38120 (901)755-1177 Min Age: 0 Stein, DDS, Gilbert G.

Williams Oral & Maxi Surgery 6621 Kirby Center Cv 38115 (901)362-6103 Min Age: 0 Williams, DDS, Harris E.

Orthodontists

Tennessee Memphis

Tri State Orthodontics 5101 Sanderlin Ave Ste 108 38117 (901)767-6320 Min Age: 0 Watts, DDS, Samuel Tri State Orthodontics 7970 Giacosa PI Ste 104 38133 (901)937-7797 Min Age: 0 Watts, DDS, Samuel

Periodontists

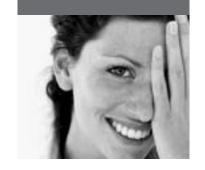
Tennessee

Memphis

Higgason, DDS, James D. 729 Reddoch St 38120 (901)682-8439 Min Age: 0 Higgason, DDS, James D.

Mustiful-Martin, DDS, Denise 1286 Peabody Ave 38104 (901)276-6000 Min Age: 0 Mustiful-Martin, DDS, Denise

Vision and Hearing Enhancement Program



Through an arrangement with your group, you can receive discounts on vision and hearing services at NO ADDITIONAL CHARGE.¹

Eyewear Program

As a CompBenefits Dental Plan Member, you can receive eyewear products from Preferred Vision Care (PVC) at wholesale prices.

- Up to 50% savings off retail prices on lenses and frames
- PVC providers conveniently located throughout the nation
- · Top of the line products from leading manufacturers
- Unlimited eyewear purchases Use as often as desired

To Utilize the Eyewear Program

- Simply: Call the PVC toll-free "800" number Locator Service. A customer service representative will provide the name(s), location and telephone number of the nearest PVC provider(s)
- Present your Identification Card to the PVC provider. (Note: The ID card provides savings for all dependents within the household.)
- Present your prescription and select the eyewear of your choice — no restrictions

You pay the PVC provider the specially reduced price for the eyewear at the time of purchase — no claim forms or time-delayed reimbursements.

Contact Lens Program

As a CompBenefits Dental Plan Member, you can also receive contact lens replacement from Lensavers at a discount through the quick and easy mail order service.

- Up to 60% savings off the retail cost of contact lenses
- · Provides any contact lens, regardless of manufacturer
- Call the Lensavers toll-free "800" number and request an order form and cost for the contact lens

 Complete the order form and mail it along with a copy of your prescription and payment to: Lensavers
 10505 North 69th Street, #500 Scottsdale, AZ 85253

- Lensavers will fill and ship most orders within 24 hours of the order
- · Lensavers accepts VISA and MasterCard
- Rush orders can be handled via FAX

Hearing Aid Enhancement Program

 As a CompBenefits Dental Plan Member, you can receive hearing aid discounts from Beltone Managed Care, Inc. at NO ADDITIONAL CHARGE.

The Beltone Plan includes such services as:

- No Charge annual electronic hearing evaluations for you and your family members.
- Free audiometric testing by a trained Beltone hearing aid specialist or audiologist.
- 15% discount off the dispenser's regular list price on hearing aid purchases.
- Over 70 models and hundreds of customized Beltone hearing aids to choose from with a warranty commitment honored at the 2,600 Beltone Centers.

To use your discount, just show your CompBenefits I.D. card.

For the Beltone Hearing Aid Center nearest you: Call 1-800-BELTONE

1 At the present time, these benefits are not available in North Carolina and Alabama.



A World of Enhancements

Eyewear Program, Contact Lens Replacement and Hearing Aid Enhancement... All complimentary with your Dental Plan Enrollment



Eyewear Program 1-888-526-8000

Preferred Vision Care (PVC) works with selected independent ophthalmic professionals to provide you with eyewear products at wholesale prices.

- Up to 50% savings on lenses and frames.
- · Unlimited lens wear purchases.
- Top of the line products from leading manufacturers.
- PVC Providers conveniently located throughout the state.

Contact Replacement 1-866-337-2020*

*When calling, please refer to "Preferred Vision Care."

World of Enhancements provides you with a contact lens replacement program through a nationwide mail-order contact lens provider.

• Up to 60% savings off retail prices of contact lenses.

fold here

 Provides most contact lenses, regardless of manufacturer.

Hearing Enhancement 1-800-BELTONE

Beltone offers you a variety of services from hearing exams and evaluations to more than 75 models of hearing instruments.

- Free hearing exam for you and your family members.
- 15% off the dispensers regular list price on hearing aid purchases.
- Belcare follow up customer commitment honored at 2,000 Beltone Centers.

www.beltone.com

cut along dotted lines and place in your wallet

Membership Benefit Card

(for vision)

www.preferredvisioncare.com

Membership benefits valid with current Dental Plan membership.



Membership Benefit Card

(for vision)

www.preferredvisioncare.com

Membership benefits valid with current Dental Plan membership.



Membership Benefit Card

Group # 999

Preferred Vision Care: Call 1-888-526-8000

to find the location nearest you and for customer service.

Contact Replacement: Call 1-866-337-2020

to find the location nearest you and for customer service.

Membership Benefit Card

Group # 999

Preferred Vision Care: Call 1-888-526-8000

to find the location nearest you and for customer service.

Contact Replacement: Call 1-866-337-2020

to find the location nearest you and for customer service.

Take Advantage of these Extra Savings!





Employee/Retiree Enrollment Form

| RETURN THIS FORM IF YOU AR | | | | | ate: #: |
|--|--|---|---|---|--|
| RETORIN THIS FORIVITE TOO AN | E A NEW | ENROL | LEE. | Limployee | 7. |
| Effective January 1, 2007, I have enrolled for I authorize Shelby County Government to on a pre-tax basis. My W-2 statement will s and related payroll redirection is IRREVOCA status, as provided under Article 3 of the FI coverage will be on an after-tax basis. | deduct an an how my wag BLE and ma | nount equa jes after th y not be cl | al to the emplo is redirection. nanged until th | oyee cost of the plan from I understand that my en the next January 1, except | n my wages each pay period rollment for dental insurance in case of a change in family |
| Please Select One: Option I Basic Managed Care-Prestige 45 | Option II Enhanced M | anaged Ca | re-Prestige 15 | Option III Elite Preferred 520 | Option IV Elite Preferred 510 |
| Please Select One: | | | | | |
| ☐ Employee ☐ Employee + 1 de | ependent | ☐ F | amily | | |
| Amount deducted Active Employee (p | er pay peri | od) /Retir | ee (per montl | h): \$ | |
| | Fr | /IPI OVEE | INFORMATION | | |
| Social Security #: | | | | I [PST45] and II [PST15] Only) | |
| Name: ———————————————————————————————————— | | | - | _ | lale |
| Address: | | | \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\ | _ | |
| Street Phone Number: | | City Work Num | nber: | State Employer's Na | Zip ime: <u>Shelby County Government</u> |
| Occupation: | Full-Time Da | te of Hire: | | | one by county dovernment |
| Are you now performing all duties of you | r regular oc | cupation o | n a full-time b | pasis (20 hours per week | or more)? Yes No |
| If covering your dependents, please com | plete the fol | lowing: | DENTAL FACI | LITY # Birth | Date |
| Spouse: | M | F | (Options I [PST45 |] and II [PST15] Only) | I |
| CHILD: | | _ _F | | | |
| Child: | | _ _F | | | 1 |
| CHILD: | | - _F | | | <u>, </u> |
| AGREEMENT AND AUTHORIZATION All the information I have provided on this mation on this enrollment form will form th it is approved by UniLife Insurance Compa | e basis for th | ie insurand | e applied for. I | agree that the insurance | coverage is not in force until |
| If enrolling for the Managed Dental Care pl services will be provided in the description ize my employer to make any necessary pa | of benefits ar | nd surchar | | | |
| The following is required in certain states: files an application containing any materia ance act which is a crime and subject to cri | lly false, inco | omplete o | | | |
| C'ana atauna | | | 1 | Date: | |
| Signature: | | | | | |
| - | Group: | | Dept#: | ID: | PI: |
| | Dntl eff: | ium Amt.: | Form: | ID: Waiting Periode: 810000 | |



- Return New Employee Enrollment Form if you are not in plan and wish to participate.
 Return this form if you are currently enrolled and wish to change your coverage.



Dental Plan Change Form

| Effective Date: | |
|-----------------|--|
| Employee #: | |

| vision dental | | | | | Em | iployee #: ˌ | | |
|---|---------------|-------------|------------------|-------------------|----------|--------------------------|--------|----------|
| Employee's Nam Last Name | e: Firs | st | | M.I. | En Sc | nployee's ocial Secur | itv #: | |
| | | | | | | | , | |
| Employer Name: | Shelby County | / Gov | ernment | | | | | |
| Employee Chan | ges - Pleas | e Com | plete The Appro | opriate Items Bel | ow | | | |
| CHANGE OF AD | <u>DRESS</u> | | | | | | | |
| Street: | | | | - | ot #: | | | |
| City: State: | | | | | o Cod | e: | | |
| | | | | | | | | |
| PLEASE SELECT | <u>ONE</u> | Empl | oyee 🗌 E | mployee + Or | ne [|] Family | | |
| CHANGE COVE | RAGE TO (Ch | <u>neck</u> | One) | | | | | |
| Option | | • | d Care, Prestige | | | | | |
| ☐ Option☐ Option☐ | | | naged Care, Pres | stige 15 | | | | |
| ☐ Option | | | | | | | | |
| SELECT DENTIS | T FOR OPTION | <u>I NC</u> | (PST45) AN | D II (PST15) | ONL | <u>.Y</u> | | |
| | | | | | | | | |
| If you are changing your coverage to the Pre-paid Plan, select a dentist from the list of Participating General Dentists, which is included in your enrollment packet. Write the Dental Facility Number of the dentist you have chosen in the space below. List Facility Number for all Family Members: | | | | | | | | |
| CHANGE DEPEN | • | | • | , | | | | |
| List dependents to be added or deleted: | | | | | | | | |
| Last Name | First | M.I. | Relationship | Date of Birth | Sex | Facility # | Add | Delete |
| | | | | | | | | |
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| | | | | | | | | |
| CANCEL COVERAGE (Check Box) | | | | | | | | |
| Employee's Signature: | | | Date: | | | | | |
| | | | | | | | | |
| | | | | | | | | |



Importanti

Shelby County Dental Plan Information Enclosed

THIRD-CLASS MAIL U.S. POSTAGE PAID ATLANTA, GA PERMIT NO.

PRESORTED